**Fee Schedule**

*Effective November 10, 2014.  Subject to change by the Board of Directors.*

**American Express Gift Cheques**
- $2.50 each

**ATM / Debit Card Services**
- Withdrawals @ other ATM’s: $1.00
- Balance Inquiry/Transfers @ other ATM’s: $.50
- Replacement Debit Cards: $5.00
- Bad Address: $5.00 per month
- Bad E-Mail Address: $5.00 per month
- Bill Payer Services: $3.95 per month
  *(waived if one or more payments made during the month)*
- Cashiers Checks: $3.00 each¹
- Check Cashing: 2% of the amount of checks being presented for cashing on accounts with less than a $200 average daily balance²
- Check Printing: Fee depends on style of check ordered
- Close Account within 90 Days: $10.00
- Collection Items: Varies depending on correspondent fees
- Copies (4 free): $.15 per page
- Courtesy Pay: $29.50 per item
- Non-sufficient Funds (NSF): $29.50 per item
- Debit Card Dispute Denial Fee: $30.00 each
- Executions: $25 + attorney fees
- Fax Services: $1.00 per page
- Garnishments: $25 + attorney fees
- Inactivity Fee: $5.00 per month per inactive product
- Interest Checking: *(Monthly Service Charge)* $7
- Levies: $25 + attorney fees
- Money Market Savings Accounts: *(Monthly Service Charge)* $10 per month (If average daily balance falls below $5000)
- Transfer Limitations Violation: $10 per item
- Money Orders: $1.50 each¹
- Overdraft transfer from Savings, Checking or Money Market: $2.00 per item
- Paid Check Copies: $5.00 (Two free per statement within last three statement cycles)
- Printed Transaction History (30 days or less): $2.00 each
- Research and Reconciliation: $25.00 per hour with $25.00 minimum charge
- Return Loan Item: $10.00
- Returned Deposit Item: $25.00
Safety Deposit Boxes  Subject to Availability

<table>
<thead>
<tr>
<th>Box Size</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>2” x 5”</td>
<td>$20.00 annually</td>
</tr>
<tr>
<td>2” x 10”</td>
<td>$30.00 annually</td>
</tr>
<tr>
<td>3” x 10”</td>
<td>$30.00 annually</td>
</tr>
<tr>
<td>3” x 5”</td>
<td>$20.00 annually</td>
</tr>
<tr>
<td>5” x 5”</td>
<td>$25.00 annually</td>
</tr>
<tr>
<td>5” x 10”</td>
<td>$50.00 annually</td>
</tr>
<tr>
<td>10” x 10”</td>
<td>$90.00 annually</td>
</tr>
</tbody>
</table>

Statement Copies: $5.00 each
Stop Payment Order: $29.50 each
Telephone Balance Inquiries: $2.00 each
Telephone Transfer: $2.00 each (Free through Touchtone Teller)
Telephone Loan Payment: $15.00 each
Temporary Checks (8): $2.00 each (No charge for starter checks)
Travelers Cheques for Two: 1.5% of the amount
Travelers Cheques: 1% of the amount
VISA Gift Card: $3.95 each
Domestic Wire Transfers Outgoing: $15.00 each
International Wire Transfers Outgoing: $45.00 each

1- 3X5 safe deposit box (if available), Money Orders, Cashier’s Checks, and Travelers Checks FREE, with Senior Checking.
2- Average daily balance will be based on combined total of all deposit accounts, loans and credit card.
3- Fees may be imposed on each check, draft item, ATM card withdrawal, debit card, point of purchase, preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal that is drawn on an insufficient account balance.
4- $300.00 Drill Fee, $175.00 Key Replacement Fee.
5- An inactivity fee is assessed when an account is inactive for 6 months but less than 1 year. As long as there is activity on any product under the account umbrella, the entire account is not considered inactive.

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